3410-XY-P

## DEPARTMENT OF AGRICULTURE

**Rural Housing Service** 

**Information Collection Activity; Comment Request** 

**AGENCY**: Rural Housing Service, USDA.

**ACTION**: Notice and request for comments.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995, the U.S. Department of Agriculture (USDA) Rural Housing Service (RHS) invites comments on this information collection for Single Family Housing Direct Loans and Grants programs, for which the Agency intends to request approval from the Office of Management and Budget (OMB) will be requested. The collection involves the use of Form 410-8 "Application Reference Letter." The form will be used to obtain information about an applicant's credit history that might not appear on a credit report and to provide clarification on the promptness of applicant's payments on debts which enables Rural Housing Service to make better creditworthiness decisions.

DATES: Comments on this notice must be received by [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

**FOR FURTHER INFORMATION CONTACT**: Thomas P. Dickson, Rural Development Innovation Center – Regulatory Team 2, USDA, 1400 Independence Avenue SW, STOP 1522, Room 4233, South Building, Washington, DC 20250-1522. Telephone: (202) 690-4492. Email Thomas.dickson@usda.gov.

**SUPPLEMENTARY INFORMATION**: The Office of Management and Budget's (OMB) regulation (5 CFR 1320) implementing provisions of the Paperwork Reduction Act of 1995 (Pub.

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L. 104-13) requires that interested members of the public and affected agencies have an opportunity to comment on information collection and recordkeeping activities (see 5 CFR 1320.8(d)). This notice identifies an information collection that RHS is submitting to OMB for revision.

Comments are invited on: (a) whether the proposed collection of information is necessary for the proper performance of the functions of the Agency, including whether the information will have practical utility; (b) the accuracy of the Agency's estimate of the burden of the proposed collection of information including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology.

Comments may be sent by any of the following methods:

- Mail: Thomas P. Dickson, Rural Development Innovation Center, 1400
  Independence Avenue, SW., STOP 1522, Room 4233, South Building, Washington, DC 20250-1522. Telephone: (202) 690-4492. Email: Thomas.Dickson@wdc.usda.gov.
- Federal eRulemaking Portal: Go to https://www.regulations.gov. Follow the instructions for submitting comments.

Title: Form RD 410-8, "Applicant Reference Letter".

OMB Control Number: 0575-0091.

Expiration Date of Approval: October 31, 2019.

Type of Request: Extension of a currently approved information collection.

Abstract: The Rural Housing Service (RHS) must, by law, make available to the

applicant, upon request, the source of information used to make an adverse decision. Individual

references may be solicited with the clear understanding that, if the information is used to deny

credit, the information will be made available to the applicant upon request. Without this

information, the Agency is unable to determine if a customer would qualify for services.

The burden imposed by this form will be accounted for within the individual RD program

collection packages. Therefore, RD is requesting approval for one respondent and a one hour

place holder in order for OMB to issue a control number for this form.

Estimate of Burden: Public reporting burden for this collection of information is

estimated to average 1 hour per response.

Respondents: Individuals and businesses already extending credit/financing to Section

502 and 504 applicants.

Estimated Number of Respondents: 1.

Estimated Number of Responses per Respondent: 1.

Estimated Total Annual Burden on Respondents: 1.

Copies of this information collection can be obtained from Robin M. Jones, Innovation

Center, at (202)772-1172, Email: robin.m.jones@wdc.usda.gov.

All responses to this notice will be summarized and included in the request for OMB

approval. All comments will also become a matter of public record.

Dated: February 27, 2019.

Richard A. Davis,

Acting Administrator,

Rural Housing Service.

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